

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Noel A. Madrazo
Debtor

Case No. 12-05945-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 34

Date Rcvd: Oct 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2017.

db
4196490 Noel A. Madrazo, 2097 Gold Key Estates, Milford, PA 18337
4510474 +1st Street Credit Service, One Woodbridge Center, Suite 410, Woodbridge, NJ 07095-1151
4510475 +Capital One, N.A., POB 12907, Norfolk, VA 23541-0907
+Capital One, N.A., POB 12907, Norfolk, VA 23541, Capital One, N.A., POB 12907,
Norfolk, VA 23541-0907
4196494 Gold Key Country Club, 2000 Gold Key Estates, Milford, PA 18337
4261420 +HSBC Bank USA, N.A., PO Box 12907, Norfolk VA 23541-0907
4255946 +MidFirst Bank, 999 N.W. Grand Blvd., Suite 110, Oklahoma City, OK 73118-6051
4196498 +Midland MTG, POB 268959, Oklahoma City, OK 73126-8959
4196499 Purcell, Krug and Haller, 1719 North Front Street, Harrisburg, PA 17102-2392
4196502 Tri State Emerg Phys, 155 Plank Road, Newburgh, NY 12551
4196504 +Weltman, Weinberg & Reis Co, 1400 Koppers Building, 436 Seventh Avenue,
Pittsburgh, PA 15219-1842
4494616 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Oct 11 2017 18:58:00 ECAST Settlement Corporation,
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,
Tucson, AZ 85712-1083
cr +EDI: PRA.COM Oct 11 2017 18:58:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
cr +EDI: PRA.COM Oct 11 2017 18:58:00 PRA Receivables Management, LLC, PO Box 12907,
Norfolk, VA 23541-0907
4196491 +EDI: AMEREXPR.COM Oct 11 2017 18:58:00 AMEX, PO Box 981537, El Paso, TX 79998-1537
4259296 EDI: BECKLEE.COM Oct 11 2017 18:58:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4196492 +EDI: CAPITALONE.COM Oct 11 2017 18:58:00 CAP1/BSTBY, PO Box 5253,
Carol Stream, IL 60197-5253
4209773 +EDI: BASSASSOC.COM Oct 11 2017 18:58:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
4196493 EDI: RMSC.COM Oct 11 2017 18:58:00 GEGRB/JC Penneys, PO Box 965036,
Orlando, FL 32896-5036
4207991 E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2017 19:04:16 Green Tree Servicing LLC,
P.O. Box 6154, Rapid City, SD 57709-6154
4196495 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2017 19:04:16 Green Tree, PO Box 6172,
Rapid City, SD 57709-6172
4207992 E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2017 19:04:16 Green Tree Servicing LLC,
Po Box 0049, Palatine, IL 60055-0049
4196496 +EDI: HFC.COM Oct 11 2017 18:58:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253
4196497 +EDI: HFC.COM Oct 11 2017 18:58:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
4242995 EDI: RESURGENT.COM Oct 11 2017 18:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4513466 EDI: PRA.COM Oct 11 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4513467 EDI: PRA.COM Oct 11 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4256305 EDI: PRA.COM Oct 11 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4196500 +EDI: SEARS.COM Oct 11 2017 18:58:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
4221932 EDI: TFSR.COM Oct 11 2017 18:58:00 Lexus Financial Services, PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
4196501 EDI: TFSR.COM Oct 11 2017 18:58:00 Toyota Financial Services, PO Box 8026,
Cedar Rapids, IA 52409-8026
4203344 +E-mail/Text: BKRMailOps@weltman.com Oct 11 2017 19:04:25
Tristate Emergency Phys c/o Collection Bureau Huds, c/o Weltman, Weinberg & Reis,
323 W. Lakeside Avenue Ste 200, Cleveland, OH 44113-1009
4196503 EDI: USBANKARS.COM Oct 11 2017 18:58:00 US Bank, CB Disputes, PO Box 108,
Saint Louis, MO 63166

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083
cr* ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
4510477* +Capital One, N.A., POB 12907, Norfolk, VA 23541, Capital One, N.A., POB 12907,
Norfolk, VA 23541-0907
4510476* +Capital One, N.A., POB 12907, Norfolk, VA 23541-0907
4513468* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
4513469* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)

***** BYPASSED RECIPIENTS (continued) *****
4494617* eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Leon P Haller on behalf of Creditor MidFirst Bank lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
Thomas I Puleo on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff on behalf of Debtor Noel A. Madrazo pabankruptcy@vernlazaroff.com,
r39899@notify.bestcase.com

TOTAL: 7

Information to identify the case:

Debtor 1 **Noel A. Madrazo**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:12-bk-05945-JJT**

Social Security number or ITIN **xxx-xx-7167**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Noel A. Madrazo

By the
court:



October 11, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.